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JUN 14 2005

App. Serial No.: 09/760,271  
Atty. Docket No.: 0013-011P1

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): **HARRIS (et al.)**

Attorney Docket: **0013-011P1**

Serial No.: **09/760,271**

Examiner: **Raquel Alvarez**

Filed: **January 12, 2001**

Group Art Unit: **3622**

**Title: System and Method for Pre-Verifying Commercial Transactions**

MS: Amendment

Commissioner for Patents

P.O. Box 1450

Customer Number: **40972**

Alexandria, VA 22313-1450

**REQUEST FOR RECONSIDERATION**

These remarks are in response to the Office Action dated February 14, 2005, which has a shortened statutory period for response set to expire May 14, 2005. A one-month extension, to expire June 14, 2005, is requested in a petition filed herewith.

**Claims**

Claims 1-36 are pending in the above-identified application. Claims 1-36 are rejected over prior art. Claims 1-36 remain as filed or as previously amended. Reconsideration is respectfully requested.

**Rejections Under 35 U.S.C. § 102**

Claims 1-36 are rejected under 35 U.S.C. § 102 (e) as being anticipated by U.S. Patent No. 6,422,462 (Cohen). The rejection is substantially the same as the rejection set forth in the office action dated July 14, 2004.

Applicant respectfully traverses the rejections for at least the reasons set forth in Applicant's Amendment filed November 14, 2004. The arguments presented in that Amendment are incorporated herein by reference in their entirety, as if fully set forth herein.